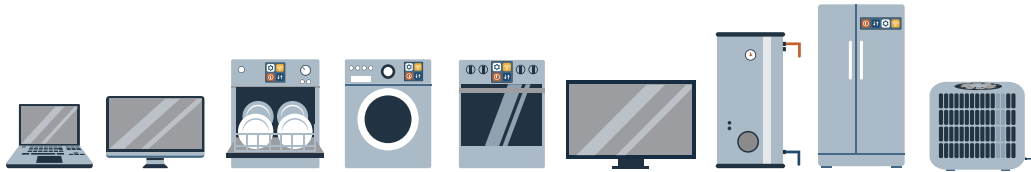


# PLUG INTO WHAT YOU NEED TO KNOW

You don't have to lose sleep over an unexpected breakdown. Our Equipment Breakdown Coverage protects you from mechanical and electrical breakdowns not typically covered by traditional insurance policies or home warranties.



## HERE'S WHAT ELSE YOU NEED TO KNOW ABOUT EQUIPMENT BREAKDOWN COVERAGE:

- ✔ **Is** coverage for the sudden loss of equipment functionality as the result of a covered failure.
- ✘ **Is not** a maintenance policy, so continue to adhere to your equipment's routine maintenance schedule.
- ✘ **Is not** coverage for wear and tear. Wear and tear is the natural deterioration of your equipment's functionality over the course of its lifetime.

### LOSS SCENARIO EXAMPLES:

- ✔ A power surge damages my central air compressor, control board, and fan motor. Due to the extent of electrical damage, my entire air conditioner is replaced.  
**Cost: \$5,530**
- ✔ A power surge damages my clothes dryer, causing it to no longer turn on. Repair costs would have exceeded replacement cost, so my clothes dryer is replaced.  
**Cost: \$700**
- ✔ My refrigerator's compressor seized due to low refrigerant levels. A replacement compressor could not be located due to my refrigerator's age, so it's replaced. In addition, there was food spoilage as a result of the compressor failure.  
**Cost: \$1,970 (includes \$345 of spoilage)**
- ✔ My hot water heater over-pressurized and burst, which caused water to spray out of the top of the unit. Due to the age of the system, and there not being readily available parts, my entire water heater was replaced.  
**Cost: \$1,100**
- ✔ Due to a malfunction, the heating element in my electric stove has stopped working and requires a replacement of my entire stove top. Parts were not available due to the age of my stove and my entire stove had to be replaced.  
**Cost: \$700**
- ✘ My central air conditioning unit is not maintaining temperature. Its evaporator coil has developed multiple pin hole leaks, and there was a loss of refrigerant.
- ✘ Due to the age of my clothes dryer, the heating element no longer works as efficiently as it used to, which causes it to take double the time to dry my laundry.
- ✘ The coils on my refrigerator's compressor have collected a significant amount of dust and are preventing the compressor from working properly. This causes the freezer to become warmer than it should be and leads to some food spoilage.
- ✘ My 13-year-old hot water heater started to develop rust around the pressure relief valve. This has caused some rust to appear in hot water from the faucets in the house.
- ✘ The use of improper cookware causes multiple scratches to my stove top, which ultimately led to a crack on my stove top's surface. This leads to my entire stove needing to be replaced.

\*Note this is not a comprehensive list of loss scenarios. Contact your agent for additional information on covered losses.



**Equipment Breakdown Coverage** can be added to your policy for \$50/year. Visit [SecurityFirstFlorida.com](https://www.SecurityFirstFlorida.com) for more information.

**Security First**